

# EXHIBIT 135

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**From:** Hedge, Jamie </O=SIEXCH/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=E07370>  
**To:** CM\_Validation (CM\_Validation@ed.gov)  
**CC:** Washington, Patrice (Patrice.Washington@ed.gov); Connelly, Tammy (Tammy.Connelly@ed.gov); Brown, Lenny; Smith, Lynn; Woods, Kevin; Leary, Robert  
**Sent:** 12/18/2012 8:57:29 AM  
**Subject:** 1827 SL 5 of 5  
**Attachments:** 1827 SL 5 of 5.zip; Requirements Crosswalk 12-17-2012.xlsx

This is the final artifact package from Sallie Mae for CR 1827. I have also included the crosswalk checklist as requested. Please use Sallie Mae assigned password.

Let me know if you have questions or need anything else on these artifacts.  
Jamie

## COMMUNICATION EVENT Repayment

**Class ED**

**H357**

**IBR OFFER COVER LETTER**

**11/06/12 H357**

Dear <BORROWER NAME>:

Thanks for your interest in an Income-Based Repayment (IBR) plan for your eligible federal loan(s). We value our relationship with you and want to make the application process as easy as possible. Because you may not need to fill out all sections of the enclosed Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Request Form, we ask that you read Sections 7, 8 and 9 for detailed instructions.

Here are some helpful tips on how to complete the form accurately:

- **Type of Request** — Please indicate if this is your first IBR plan request, your annual recertification, or you want us to recalculate your payment, by checking the applicable box in Section 2, Item 1.
- **Repayment Plan Type Requested** — Be sure to check the IBR box in Section 2, Item 1 a.
- **Your Spouse's Information** — Include your spouse's information in Section 3 only if you filed a joint tax return with your spouse, who has an eligible loan(s), or if you have a joint Direct or FFELP Consolidation Loan obtained with your spouse.

If both you and your spouse have Direct Loans and want to pay them under an IBR plan, please check Item 6 in Section 3. We'll need your spouse's permission to access his/her information from the National Student Loan Data System (NSLDS) website. Your spouse can grant us access by logging into NSLDS.ed.gov and entering the Lender ID of 700578. The lender or lender servicer may view your spouse's information on the NSLDS website during the 60-day period following the granting of permission.

- **Family Size** — Don't forget to complete Section 4 that asks you to list your family size. Otherwise, a family size of one will be used.
- **Income Documentation** — You must submit a copy of your most recent tax return. If you didn't file a tax return, or your or your spouse's income is significantly different than the adjusted gross income reported to the IRS on your most recently filed federal income tax return, please complete Section 5 and submit your alternative documentation of income.
- **Sign the Form** — Remember to sign the form in Section 6. If you have a Spousal Consolidation Loan and wish to pay it under an IBR plan, you and your spouse must **both** sign the form.

If you have other loans with other servicers, you'll need to apply for IBR separately with each servicer.

You can fax your completed form along with any required documentation to 866-266-0178, or mail it to:

Sallie Mae— Department of Education Loan Services  
P.O. Box 9635  
Wilkes-Barre, PA 18773-9635

**Want to apply online?** If you've recently filed taxes with the IRS and would like to have your most recent income information forwarded to Sallie Mae, along with your completed form, please visit StudentLoans.gov to begin the application process and retrieve income data from the IRS. Please know that you'll be applying outside of Sallie Mae and will need your Federal Student

Aid Personal Identification Number prior to answering some simple IRS validation questions.

It's important to note that if you're in Hardship Forbearance, we'll shorten your requested forbearance period to enter your loan(s) into an IBR plan.

Please make sure the form is filled out completely. By providing incorrect or incomplete information the process will be delayed. If you want to check the status of your request, simply log in to your account at SallieMae.com. You'll be notified once your request is processed.

**Questions?** You're welcome to visit us online at SallieMae.com, or call us toll free at 800-722-1300. We're here to help you Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

We appreciate the opportunity to serve you.

Sincerely,

Sallie Mae – Department of Education Loan Services

Enclosures: Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR)  
Repayment Plan Request Form and Difficulty Making Payments Disclosure

## COMMUNICATION EVENT

### Repayment

Class ED

H596

**IBR Perm Std Annual (Subsequent) Notice**

11/2012

H596

Dear <BORROWER NAME>:

We're pleased to service your student loan(s) on behalf of the Department of Education.

This is a reminder that based on the information we have for your loan account, your monthly payment due #EBEGDT1+ is #TPMTAMT1. This payment is based on a 10-year standard payment amount calculated at the time you initially entered your Income-Based Repayment (IBR) plan. If you recently ended your partial financial payment amount period, unpaid interest was capitalized (added to your loan balance). Otherwise, please continue making the monthly payment amount above as previously scheduled, and remember that if your income or family size information changes, you may request to have your monthly repayment amount recalculated at any time. We will remind you annually of this option.

We've enclosed an Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Request Form in case your financial circumstances have changed. By filling out the form with the updated information, we'll be able to determine if your payment amount can be recalculated to a lower monthly payment.

Please note that if you're in Hardship Forbearance we'll shorten your requested forbearance period to enter your loan(s) into an IBR plan.

If you choose to complete the enclosed form, please make sure it's filled out completely. By providing incorrect or incomplete information the process will be delayed. If you want to check the status of your request, simply log in to your account at SallieMae.com. You'll be notified once your request is processed.

Please fax your completed form, along with any required documentation, to 866-266-0178, or mail to:

Sallie Mae - Department of Education Loan Services  
P.O. Box 9635  
Wilkes-Barre, PA 18773-9635

**Questions?** You're welcome to visit us online at SallieMae.com, or call us toll free at 800-722-1300. We're here to help you Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

We appreciate the opportunity to serve you.

Sincerely,

Sallie Mae - Department of Education Loan Services

Enclosure: Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR)  
Repayment Plan Request Form

## COMMUNICATION EVENT Repayment

**Class ED**

**H356**

**IBR RENEWAL LETTER**

**H356**

Dear <BORROWER NAME>:

We're happy we were able to assist you with an Income-Based Repayment (IBR) plan. This is a reminder that your current IBR 12-month repayment period will expire soon.

If you'd like to continue with the plan, please complete the enclosed Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Request Form and return it to us by #**LSFTDDLN++**.

Below are some helpful hints to assist you in completing the form:

- **Type of Request** — Please indicate that this is your annual recertification by checking box b in Section 2, Item 1.
- **Your Spouse's Information** — Include your spouse's information in Section 3 only if you filed a joint tax return with your spouse, who has an eligible loan(s), or if you have a joint Direct or FFELP Consolidation Loan obtained with your spouse.

If both you and your spouse have Direct Loans and want to pay them under the IBR plan, please check Item 6 in Section 3. We'll need your spouse's permission to access his/her information from the National Student Loan Data System (NSLDS) website. Your spouse can grant us access by logging into NSLDS.ed.gov and entering the Lender ID of 700578. The lender or lender servicer may view your spouse's information on the NSLDS website during the 60-day period following the granting of permission.

- **Family Size** — Don't forget to complete Section 4 that asks you to list your family size. Otherwise, a family size of one will be used.
- **Income Documentation** — You must submit a copy of your most recent tax return. If you did not file a tax return, or your or your spouse's income is significantly different than the adjusted gross income reported to the IRS on your most recently filed federal income tax return, please complete Section 5 and submit your alternative documentation of income.
- **Sign the Form** — Remember to sign the form in Section 6. If you have a Spousal Consolidation Loan and wish to pay it under an IBR plan, you and your spouse must both sign the form.

If you have other loans with other servicers, you'll need to apply for IBR separately with each servicer.

You can fax your completed form along with any required documentation to 866-266-0178, or mail to:

Sallie Mae – Department of Education Loan Services  
P.O. Box 9635  
Wilkes-Barre, PA 18773-9635

**Want to apply online?** If you've recently filed taxes with the IRS and would like to have your most recent income information forwarded to Sallie Mae, along with your completed form, please visit StudentLoans.gov to begin the application process and retrieve income data from the IRS. It's important to note that you'll be applying outside of Sallie Mae, and will need your Federal Student Aid Personal Identification Number prior to answering some simple IRS validation questions.

Please note that if you're in Hardship Forbearance we'll shorten your requested forbearance period to enter your loan(s) into an IBR plan.

If you choose not to renew your plan, unpaid interest will be capitalized (added to your principal balance), and your payment amount will be based on a 10-year standard repayment plan using the loan balance at the time you entered repayment under an IBR repayment plan.

By not sending the required documents within 10 days of **#LSFTDDLN**, unpaid interest will be capitalized, and your payment amount will be **#TPERMSTD++**. This new payment amount will be effective **#LPRMSTD**. If your loan(s) is in a deferment or forbearance status, your renewal period will now be at the end of deferment or forbearance.

Please make sure the form is filled out completely. By providing incorrect or incomplete information the process will be delayed. If you want to check the status of your request, simply log in to your account at SallieMae.com. You'll be notified once your request is processed.

**Questions?** You're welcome visit us online at SallieMae.com, or call us toll free at 800-722-1300. We're here to help you Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

We appreciate the opportunity to serve you.

Sincerely,

Sallie Mae – Department of Education Loan Services

Enclosures: Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR)  
Repayment Plan Request Form and Difficulty Making Payments  
Disclosure

## COMMUNICATION EVENT Repayment

**Class ED**

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<b>H595</b>	<b>IBR Initial Notice Disclosure</b>	<b>10/2012</b>
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Dear <BORROWER NAME>:

We're pleased to service your student loan(s) on behalf of the Department of Education. Your request for an Income-Based Repayment (IBR) plan on your Federal Family Education Loan Program (FFELP) and/or Direct Loan program (DL) student loan(s) listed below has been approved.

Your monthly payments will be #TPMTAMT1, beginning on #EBEGDT1+++ and ending on #LLTDUEDT++.

You'll be notified in advance when your loan(s) is up for renewal for the IBR plan. At that time, you'll be provided with a date to submit a new application, including any update to your family size, as well as your most recent income documentation.

If you choose not to renew, your payment amount for the remainder of your term will be based on a 10-year standard repayment plan using the loan balance at the time you entered repayment under the IBR plan, and unpaid interest will be capitalized (added to your principal balance).

If you request to leave the plan, your payment amount will be recalculated based on the time remaining under the maximum 10-year repayment period and the balance of your loan(s) when you discontinued the plan.

Please contact us if your financial circumstances have changed to determine if your payment amount can be recalculated.

**Questions?** You're welcome to visit us online at SallieMae.com, or call us toll free at 800-722-1300. We're here to help you Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

We appreciate the opportunity to serve you.

Sincerely,

Sallie Mae - Department of Education Loan Services

# EXHIBIT 136

***You should print or download a copy of this document and retain it for your records***

### **Electronic Delivery Consent**

#### **Disclosure Information About Using Electronic Communications and Electronic Forms**

1. You need to have a computer that uses current versions of Microsoft Internet Explorer, Mozilla Firefox, or Apple Safari. You should also enable JavaScript in your browser. You need hardware and software (and internet service) as necessary to support this software.
2. You need to be able to view Hyper Text Markup Language (HTML) files and read Portable Document Format (PDF) files. To do this, you must have Adobe Acrobat Reader installed on your computer. It can be downloaded for free at: <http://get.adobe.com/reader>. You need hardware and software as necessary to support this software.
3. Your consent will apply to all information we send to you, or disclose or communicate to you, relating to your student loan(s) or your student loan account(s) ("Communications") during your application process or as a result of the approval of your application. With respect to future Communications, your consent will apply in accordance with the preferences you indicate in your online session. Note: if you choose not to consent by selecting "Decline" during the online session, the online processing of your application will be terminated.
4. You consent and agree that such Communications may be delivered to you by posting such Communications to your online account or on our website at <http://mediaserver.sallie Mae.com>, by sending such Communications to your designated email address, or by making such Communications available to you during your online session. Email Communications may include attachments or embedded links. Communications that you agree to accept electronically would include, without limitation, all notices and disclosures (such as your Truth in Lending and Privacy Policy disclosures), loan-related application materials, self-certification or other forms, promissory notes, and, to the extent you select during your online session, account statements, tax forms (including IRS Form 1098-E), future annual Privacy Policy disclosures, and other information. Your consent also permits us to obtain your electronic signature if you choose to sign certain Communications, such as the promissory note, electronically. If you do sign electronically, your electronic signature will bind you to the terms and conditions to the same extent as if you signed the Communications on paper with an ink signature.
5. You consent to notify us whenever you change your email address. If you change your email address or if email is undeliverable to your email address, you must sign into your online account and update your email address if you want to continue to receive electronic Communications. If we receive an electronic notice that an email is undeliverable due to an incorrect or inoperative email address, then for Communications that we are required by law to send to you (such as IRS Form 1098-E), we will resend such Communications to you via U.S. Postal Service.
6. You may obtain a paper copy of any Communication by printing it from your computer or by contacting us at the address listed below. You may obtain a paper copy of any electronic agreement or form that was submitted with an electronic signature by printing it from your computer or by asking us to send you a copy. We will not charge you unless the request exceeds a reasonable number. In no event will we charge you for a paper copy of IRS Form 1098-E. The request for a paper copy of any Communication will not by itself constitute a withdrawal of consent. Your IRS Form 1098-E will remain available electronically for at least one year after the date it is originally made available to you electronically.

7. You may without charge withdraw consent to the use of electronic Communications and instead elect to use the U.S. Postal Service to obtain communications from Sallie Mae, Inc. by signing into your online account or by contacting us at 866-439-0993 or:

Sallie Mae, Inc,  
P.O. Box 9500  
Wilkes-Barre, PA. 18773-950

This same contact information can be used to request paper copies as referenced in paragraph 6 above. Additionally, you may withdraw your consent to receive IRS Form 1098-E by emailing us at [SallieMaeTaxInfo@salliemae.com](mailto:SallieMaeTaxInfo@salliemae.com) If you withdraw your consent to receive Communications electronically, you will lose any applicable benefits that were promised in return for your agreement to receive Communications electronically. For IRS Form 1098-E only, we will confirm the withdrawal of consent and the effective date consistent with the means with which the request was made, e.g., electronically or by letter. You may without charge withdraw consent to the use of the electronic versions of forms that are to be signed and instead elect to use paper versions of the forms at any time up until you submit the electronic form to us. If you want to use a paper version, please select the paper option during the application process.

8. Your withdrawal of consent does not apply to Communications provided electronically before the date on which the withdrawal of consent takes effect.

9. We reserve the right to provide paper Communications to you at any time at your designated U.S. Postal address. For IRS Form 1098-E only, we will terminate the electronic delivery of IRS Form 1098-E only under extraordinary circumstances, such as if student loan interest is no longer treated as tax deductible.

10. By clicking "Accept" below, you are stating that you are able to view and have read, understand, and accept the Electronic Delivery Consent stated above, have the required hardware and software, and agree to receive certain Communications electronically, as set forth above, as well as future Communications electronically as set forth in the preferences you indicate in your online session.

# EXHIBIT 137

## Hynes, Brian

**From:** Presley, Shelly  
**Sent:** Thursday, July 25, 2013 3:55 PM  
**To:** Wotring, Catherine  
**Subject:** Current Electronic Disclosure and Consent Language

Cathy,

Here is a screenshot of how that page looks. I've copied the content of the text box below.

S

The screenshot shows a web page from Sallie Mae titled "Permission to Communicate Electronically". At the top is the Sallie Mae logo. Below it is a section titled "Disclosure Information About Using Electronic Communication" containing four numbered points about system requirements and communication methods. At the bottom are "I Accept" and "I Decline" buttons, followed by a Norton Secured logo and links to privacy policy, disclaimer, and terms of service. A note states that SLM Corporation and its subsidiaries are not sponsored by agencies of the United States of America. A Localytics tracking pixel is also present.

**Disclosure Information About Using Electronic Communication**

1. You need to have a computer that uses current versions of Microsoft Internet Explorer, Mozilla Firefox, or Apple Safari. You should also enable JavaScript in your browser. You need hardware and software (and internet service) as necessary to support this software.
2. You need to be able to view Hyper Text Markup Language (HTML) files and read Portable Document Format (PDF) files. To do this, you must have Adobe Acrobat Reader installed on your computer. It can be downloaded for free at: <http://get.adobe.com/reader>. You need hardware and software as necessary to support this software.
3. Your consent will apply to all information we send to you, or disclose or communicate to you, relating to your student loan(s) or your student loan account(s) ("Communications") until your consent is withdrawn, regardless of whether you are a borrower, endorser, or cosigner. Your consent will apply in accordance with the preferences you indicate in your online session, if applicable.
4. You consent and agree that such Communications may be delivered to you by posting such Communications to your online account or on our website at <http://mediaserver.salliemae.com>, by sending such Communications to your designated email address, or by making such Communications available to you during your online session(s). Email or online Communications may include attachments or embedded links. Communications that you agree to accept electronically would include, without limitation, all regulatory and other notices and disclosures, account statements,

Norton SECURED  
powered by VeriSign

About SSL Certificates

[Privacy policy](#) | [Disclaimer](#) | [Terms of service](#)  
[Browser requirements](#)

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SLM Corporation and its subsidiaries are not sponsored by agencies of the United States of America.

### Disclosure Information About Using Electronic Communication

1. You need to have a computer that uses current versions of Microsoft Internet Explorer, Mozilla Firefox, or Apple Safari. You should also enable JavaScript in your browser. You need hardware and software (and internet service) as necessary to support this software.

2. You need to be able to view Hyper Text Markup Language (HTML) files and read Portable Document Format (PDF) files. To do this, you must have Adobe Acrobat Reader installed on your computer. It can be downloaded for free at: <http://get.adobe.com/reader>. You need hardware and software as necessary to support this software.

3. Your consent will apply to all information we send to you, or disclose or communicate to you, relating to your student loan(s) or your student loan account(s) ("Communications") until your consent is withdrawn, regardless of whether you are a borrower, endorser, or cosigner. Your consent will apply in accordance with the preferences you indicate in your online session, if applicable.

4. You consent and agree that such Communications may be delivered to you by posting such Communications to your online account or on our website at <http://mediaserver.salliemae.com>, by sending such Communications to your designated email address, or by making such Communications available to you during your online session(s). Email or online Communications may include attachments or embedded links. Communications that you agree to accept electronically would include, without limitation, all regulatory and other notices and disclosures, account statements, tax forms (including IRS Form 1098-E), future annual Privacy Policy disclosures, and other information.

If applicable, electronic Communications will be limited to those you select during your online session.

Communications will be furnished on paper if you do not consent to receive them electronically.

5. You agree to notify us whenever you change your email address. If you change your email address or if email is undeliverable to your email address, you must sign into your online account and update your email address if you want to continue to receive electronic Communications. If we receive an electronic notice that an email is undeliverable due to an incorrect or inoperative email address, then for Communications that we are required by law to send to you (such as IRS Form 1098-E), we will resend such Communications to you via U.S. Postal Service.

6. You may obtain a paper copy of any Communication by printing it from your computer or by contacting us at the address listed below. We will not charge you unless the request exceeds a reasonable number. In no event will we charge you for a paper copy of IRS Form 1098-E. The request for a paper copy of any Communication will not by itself constitute a withdrawal of consent. Your IRS Form 1098-E will remain available electronically for at least one year after the date it is originally made available to you electronically.

7. You may without charge withdraw consent to the use of electronic Communications and instead elect to use the U.S. Postal Service to obtain communications from Sallie Mae, Inc. by signing into your online account or by contacting us at 888-2-SALLIE (888-272-5543) or:

Sallie Mae, Inc.  
P.O.Box 9500  
Wilkes-Barre, PA. 18773-9500

This same contact information can be used to request paper copies as referenced in paragraph 6 above.

Additionally, you may withdraw your consent to receive IRS Form 1098-E by emailing us at [SallieMaeTaxInfo@salliemae.com](mailto:SallieMaeTaxInfo@salliemae.com). If you withdraw your consent to receive Communications electronically, you will lose any applicable benefits that were promised in return for your agreement to receive Communications electronically. For IRS Form 1098-E only, we will confirm the withdrawal of consent and the effective date consistent with the means with which the request was made, e.g., electronically or by letter.

8. Your withdrawal of consent does not apply to Communications provided electronically before the date on which the withdrawal of consent takes effect.

9. We reserve the right to provide paper Communications to you at any time at your designated U.S. Postal address. For IRS Form 1098-E only, we will terminate the electronic delivery of IRS Form 1098-E only under extraordinary circumstances, such as if student loan interest is no longer treated as tax deductible.

10. By clicking "Accept" below, you are stating that you are able to view and have read, understand, and accept the Electronic Delivery Consent stated above, have the required hardware and software, and agree to receive Communications electronically in accordance with paragraph 4 above.

INTERNAL SALLIE MAE NOTE: annual privacy notice may not be furnished online unless the customer is doing business almost exclusively online.

# EXHIBIT 138



## Important Disclosure Information About Using Electronic Communications

1. You need to have a computer that uses current versions of Microsoft Internet Explorer, Mozilla Firefox, or Apple Safari. You must also enable JavaScript in your browser. You need hardware and software (and internet service) as necessary to support this software.
2. You need to be able to view Hyper Text Markup Language (HTML) files and Portable Network Graphics (PNG) files. If you elect to save and/or print materials in Portable Document Format (PDF), which is not required, you will need to be able to view and read PDF files. To do this, you must have Adobe Acrobat Reader installed on your computer. It can be downloaded for free at: <http://get.adobe.com/reader>. You need hardware and software as necessary to support this software.
3. Your consent will apply to all information Navient Corporation and/or Navient Solutions, Inc., and their respective subsidiaries, affiliates and agents (collectively, "We" or "Us"), send to you, or disclose or communicate to you, relating to your student loan(s) or your student loan account(s) ("Communications") while We are servicing your student loan(s). With respect to future Communications, your consent will apply in accordance with the preferences you indicate in your online session, if preferences are made available. Note: your consent will also apply to Communications with respect to any loan applications that are being processed by Navient on behalf of Sallie Mae Bank.
4. You consent and agree that such Communications may be delivered to you by posting such Communications to your online account or on our website at <https://mediaserver.navient.com> or a different website that We may, from time to time, communicate to you, by sending such Communications to your designated email address, or by making such Communications available to you during your online session. Email Communications may include attachments or embedded links. Communications that you agree to accept electronically would include, without limitation, all regulatory and other notices and disclosures (such as your Truth in Lending and Privacy Policy disclosures), loan-related application materials, self-certification or other forms, promissory notes, account statements, tax forms (including IRS Form 1098-E), future annual Privacy Policy disclosures, and other information. If applicable, electronic Communications will be provided to you in accordance with the preferences you select during your online session, if preferences are made available. Your consent also permits Us to obtain your electronic

signature if you choose to sign certain Communications, such as the promissory note, electronically. If you do sign electronically, your electronic signature will bind you to the terms and conditions to the same extent as if you signed the Communications on paper with an ink signature.

5. You agree to notify Us whenever you change your email address. If you change your email address or if email is undeliverable to your email address, you must sign into your online account and update your email address if you want to continue to receive electronic Communications. If We receive an electronic notice that an email is undeliverable due to an incorrect or inoperative email address, then for Communications that We are required by law to send to you (such as IRS Form 1098-E), We will resend such Communications to you via U.S. Postal Service.

6. You may obtain a paper copy of any Communication by printing it from your computer or by contacting Us at the address listed below. You may obtain a paper copy of any electronic agreement or form that was submitted with an electronic signature by printing it from your computer or by asking Us to send you a copy. We will not charge you unless the request exceeds a reasonable number. In no event will We charge you for a paper copy of IRS Form 1098-E. The request for a paper copy of any Communication will not by itself constitute a withdrawal of consent. Your IRS Form 1098-E will remain available electronically for at least one year after the date it is originally made available to you electronically.

7. You may without charge withdraw consent to the use of electronic Communications and instead elect to use the U.S. Postal Service to obtain communications from Us by signing into your online account, or by contacting Us at 888-272-5543 or at the following address, or at a different phone number and/or mailing address that We may, from time to time, communicate to you:

Navient  
P.O. Box 9500  
Wilkes-Barre, PA 18773-9500

This same contact information can be used to request paper copies as referenced in paragraph 6 above. Additionally, you may withdraw your consent to receive IRS Form 1098-E by emailing us at [NavientTaxInfo@navient.com](mailto:NavientTaxInfo@navient.com) or at a different email address that We may, from time to time, communicate to you. If you withdraw your consent to receive Communications electronically, you will lose any applicable benefits that were promised in return for your agreement to receive Communications electronically. For IRS Form 1098-E only, We will confirm the withdrawal of consent and the effective date consistent with the means with which the request was made, e.g., electronically or by letter. You may without charge withdraw consent to the use of the electronic versions of forms that are to be signed and instead elect to use paper versions of the forms at any time up until you submit the electronic form to Us. If you want to use a paper version, please select the paper option during the application process.

8. Your withdrawal of consent does not apply to Communications provided electronically before the date on which the withdrawal of consent takes effect.
9. We reserve the right to provide paper Communications to you at any time at your designated U.S. Postal address. For IRS Form 1098-E only, We will terminate the electronic delivery of IRS Form 1098-E only under extraordinary circumstances, such as if student loan interest is no longer treated as tax deductible.
10. By clicking "Accept" below, you are stating that you are able to view and have read, understand, and accept the Electronic Delivery Consent stated above, have the required hardware and software, and agree to receive Communications electronically, as set forth above, as well as future Communications electronically in accordance with paragraph 4 above.

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# EXHIBIT 139

**From:** Curran, Frank D. <Frank.Curran@ed.gov>  
**To:** Leary, Robert  
**CC:** 'katherine.d.burke@accenture.com'; 'Danielle. M. Miles (danielle.m.miles@accenture.com)'; DiCarlo, Lisa; Hess, Lesley; Brock, Shawn; Kasianowicz, Rachel H; Shaffer, George; Lee, Julie  
**Sent:** 3/19/2010 2:20:54 PM  
**Subject:** RE: TIVAS: Question for COD/TIVAS meeting - Friday 3/19/2010  
**Attachments:** StudentLoansMyProfilePage.jpg

Bob – in addition to the conversation in the meeting wanted to provide responses & the additional info COD/Danielle was able to provide us.

Response to #1 below - The servicer should not receive a first name that contains an '!' since COD will prevent schools from submitting this. However, the servicer may reject a first name that contains and '!' with error code 007. This should not be a schema validation error since the schema defines the field as a string.

Included a screen shot (attached) of the opt-in flag for electronic correspondence on the StudentLoans.gov website (which will be implemented with 9.0 – end of March). The following text is provided if the user clicks the “Learn More” link:

- You will receive an email notifying you when new correspondence is available in your electronic mailbox and a link to it.
- You will use your Federal Student Aid PIN to access your correspondence on our website. You must not share your Federal Student Aid Pin with anyone.
- Correspondence may include, but is not limited to account statements and deferment and forbearance notice.
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**From:** Leary, Robert [mailto:Robert.K.Leary@salliemae.com]  
**Sent:** Friday, March 19, 2010 11:58 AM  
**To:** Curran, Frank D.  
**Cc:** 'katherine.d.burke@accenture.com'; 'Danielle. M. Miles (danielle.m.miles@accenture.com)'; DiCarlo, Lisa; Hess, Lesley; Brock, Shawn; Kasianowicz, Rachel H; Shaffer, George; Lee, Julie  
**Subject:** TIVAS: Question for COD/TIVAS meeting - Friday 3/19/2010

Frank: Sorry for such short notice on the following technical and Ops questions. We understand if your team can't get to them today but would be happy to discuss/clarify during today's call.

(1) The Common Servicing Schema Layout and the actual .xsd schema have different rules of enforcement.

Example Difference: <FirstName>

Common Servicing Schema Layout: Max 35 characters, Contains: 0 to 9; Uppercase A to Z; Space(s); .(period); '(apostrophe); -(dash)

xsd Schema: FirstNameType is defined as a String with max length of 35 but there is no enforcement on what special characters this can contain.

If a First Name comes in from COD and the First Name contains an '!' (exclamation), our expectation is we are going to reject that borrower.

Would we use the Reason Code of 005 (Schema Validation) which is a Batch Level reject. Would the correct action be to reject the whole batch?

(2) We would like to know more about how the COD systems discloses and captures borrower permissions regarding receipt of electronic mail. Specially we need a walk-thought and screen prints to evaluate how the collection of the e-mail address is validated.

Thanks, Bob

This E-Mail has been scanned for viruses.